



PATENT
Docket No. 37355-131

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I/We hereby declare that

This declaration is of the following type:

original design supplemental
 national stage of PCT continuation continuation-in-part
 divisional continuation continuation-in-part

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SYSTEM AND METHOD FOR CONDUCTING SECURE ELECTRONIC TRANSACTIONS

the specification of which:

is attached hereto.
 was filed on June 26, 2003 as Appln. No. 10/607,144 and was amended on _____ (*if applicable*).
 was described and claimed in PCT International Application No. _____ filed
on _____ and was amended under PCT Article 19 on _____ (*if any*).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate or under 365(a) of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT International application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

COUNTRY	APPLICATION	DATE OF FILING (day,month,year)	PRIORITY CLAIMED		
				YES	NO
				YES	NO

I hereby claim the benefit pursuant to Title 35, United States Code, § 119(e) of the following United States provisional application(s):

PRIOR U.S. PROVISIONAL APPLICATIONS CLAIMING THE BENEFIT UNDER 35 USC 119(e)	
APPLICATION NO.	DATE OF FILING (day,month,year)

Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or 365(c) of any PCT international application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS DESIGNATING THE U.S. FOR BENEFIT UNDER 35 USC 120				
U.S. APPLICATIONS		Status (check one)		
U.S. APPLICATIONS	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
1.				
2.				
3.				
PCT APPLICATIONS DESIGNATING THE U.S.		Status (check one)		
PCT APPLICATION NO.	PCT FILING DATE	U.S. SERIAL NOS. ASSIGNED (if any)	PATENTED	PENDING
4.				
5.				
6.				

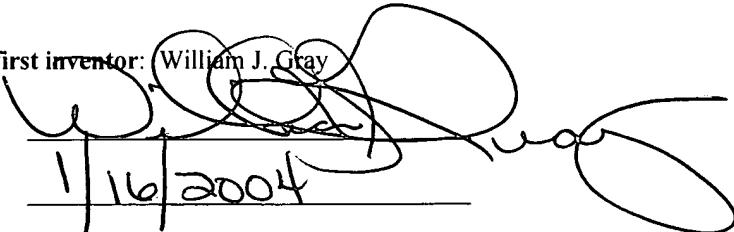
DETAILS OF FOREIGN APPLICATIONS FROM WHICH PRIORITY CLAIMED UNDER 35 USC 119 FOR ABOVE LISTED U.S./PCT APPLICATIONS				
ABOVE APPLN. NO.	COUNTRY	APPLICATION NO.	DATE OF FILING (day,month,yr)	DATE OF ISSUE (day,month,yr)
1.				
2.				
3.				
4.				
5.				
6.				

I hereby appoint Joseph H. Paquin, Jr. (Reg. No. 31,647), Margaret M. Duncan (Reg. No. 30,879), John G. Bisbikis (Reg. No. 37,095), Matthew E. Leno (Reg. No. 41,149), Stephen T. Scherrer (Reg. No. 45,080), Patrick D. Richards (Reg. No. 48,905) and Gilberto Hernandez (Reg. No. 46,483) members of the bar of the State of Illinois, and Joy Ann G. Serauskas (Reg. No. 27,952) of the firm McDermott, Will & Emery using the address 227 West Monroe Street, Chicago, Illinois 60606-5096 (Telephone 312/372-2000), my attorneys and/or agent, with full power of substitution and revocation, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith. It is requested that all correspondence be directed to:

Stephen T. Scherrer
McDERMOTT, WILL & EMERY
227 West Monroe Street
Chicago, Illinois 60606-5096

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: William J. Gray

Inventor's Signature: 

Date: 11/16/2004

Residence: 1083 South 900 East
Salt Lake City, Utah 85105
US

Post Office Address: Same as above

Citizenship: US

Full name of second inventor: Gerald W. Smith

Inventor's Signature: 

Date: 

Residence: 325 Surgarhill Drive
Clayton, New Jersey 08312
US

Post Office Address: Same as above

Citizenship: US

Full name of third inventor: Carl J. Larkin

Inventor's Signature: 

Date: 16th Jan 04.

Residence: NAAPER HOUSE TRAFALGAR PLACE
TRAFalGAR STREET BRIGHTON. UK
AS ABOVE.

Post Office Address: UK.

Citizenship: UK.

Full name of fourth inventor: Lee J. Peart

Inventor's Signature: L J Peart

Date: 1/16/2004

Residence: 12 MONNO PLACE, EPSOM, SURREY, KT19 7LD, ENGLAND

Post Office Address: 11

Citizenship: BRITISH

Full name of fifth inventor: Peter D. Saunders

Inventor's Signature: Peter D. Saunders

Date: 1/16/2004

Residence: 3710 East Palisade Dr, Salt Lake City, Utah 84109

Post Office Address: as above

Citizenship: US

Full name of sixth inventor: Stuart Fiske

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____

Full name of seventh inventor: Darren N. Morford

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____



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the specification of which:

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COUNTRY	APPLICATION	DATE OF FILING (day,month,year)	PRIORITY CLAIMED		
			YES		NO
			YES		NO

I hereby claim the benefit pursuant to Title 35, United States Code, § 119(e) of the following United States provisional application(s):

PRIOR U.S. PROVISIONAL APPLICATIONS CLAIMING THE BENEFIT UNDER 35 USC 119(e)	
APPLICATION NO.	DATE OF FILING (day,month,year)

Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

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U.S. APPLICATIONS			Status (check one)	
U.S. APPLICATIONS	U.S. FILING DATE		PATENTED	PENDING
1.				
2.				
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PCT APPLICATIONS DESIGNATING THE U.S.			Status (check one)	
PCT APPLICATION NO.	PCT FILING DATE	U.S. SERIAL NOS. ASSIGNED (if any)	PATENTED	PENDING
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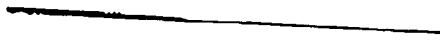
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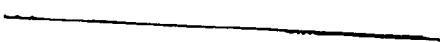
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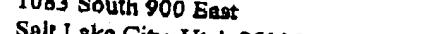
Stephen T. Scherrer
McDERMOTT, WILL & EMERY
227 West Monroe Street
Chicago, Illinois 60606-5096

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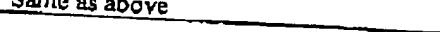
Full name of sole or first inventor: William J. Gray

Inventor's Signature: 

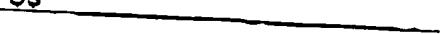
Date: 

Residence: 

1083 South 900 East
Salt Lake City, Utah 85103
US

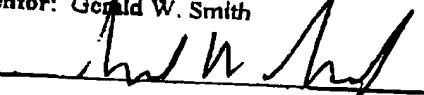
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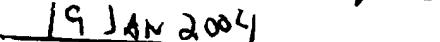
Same as above

Citizenship: 

US

Full name of second inventor: Gerald W. Smith

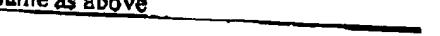
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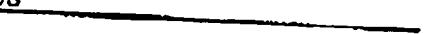
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10485
~~Address~~ WHIRLAWAY LANE
RUTHER GLEN, VA 22546
US

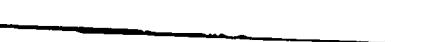
Post Office Address: 

Same as above

Citizenship: 

US

Full name of third inventor: Carl J. Larkin

Inventor's Signature: 

Date: 

Residence: 

Post Office Address: 

Citizenship: 

Full name of **fourth inventor:** Lee J. Peart

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____

Full name of **fifth inventor:** Peter D. Saunders

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____

Full name of **sixth inventor:** Stuart Fiske

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____

Full name of **seventh inventor:** Darren N. Morford

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____



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Full name of sole or first inventor: William J. Gray

Inventor's Signature: _____

Date: _____

Residence: 1083 South 900 East
Salt Lake City, Utah 85105
US _____

Post Office Address: Same as above _____

Citizenship: US _____

Full name of second inventor: Gerald W. Smith

Inventor's Signature: _____

Date: _____

Residence: 325 Surgarhill Drive
Clayton, New Jersey 08312
US _____

Post Office Address: Same as above _____

Citizenship: US _____

Full name of third inventor: Carl J. Larkin

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____

Full name of fourth inventor: Lee J. Peart

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____

Full name of fifth inventor: Peter D. Saunders

Inventor's Signature: _____

TO TURN: _____

Residence: _____

Post Office Address: _____

Citizenship: _____

Full name of sixth inventor: Stuart Fiske

Inventor's Signature: Stuart

Date: 22 - JAN - 2004

Residence: 17 Bramble Rye Cobham Surrey KT11 2HP UK

Post Office Address: as above

Citizenship: UK

Full name of seventh inventor: Darren N. Morford

Inventor's Signature: _____

Date: _____

Residence: _____

Post Office Address: _____

Citizenship: _____